

Notice of Allowability	Application No.	Applicant(s)	
	09/882,143	PICCIOLI, SERGIO	
	Examiner	Art Unit	
	Harish T. Dass	3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 6/14/2001.
2. ☒ The allowed claim(s) is/are 1-28.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|--|---|
| <ol style="list-style-type: none"> 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) 3. <input checked="" type="checkbox"/> Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date <u>6/14/01, 10/15/01</u> 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | <ol style="list-style-type: none"> 5. <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____. 7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance 9. <input type="checkbox"/> Other _____. |
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DETAILED ACTION
EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Joseph Sofer (Reg. No. 34438) - phone: (212) 697-2800

The application has been amended to fix an *antecedent bases for the independent claims 1, 14 and 22.*

"the before "occurrence" and "event" has been replaced by – an – respectfully.

The application has been amended to fix an *antecedent bases for the dependent claims 7-9, 12-13, 19-21 and 28.*

"the' before "formula" has been changed to – a --.

Allowable Subject Matter

2. The following is an examiner's statement of reasons for allowance:

Claim 1 -

(f) locating, for a time prior to *the* time position of said select terms of said financial parameter series term, terms in *the* financial parameter series, *the* differential series, *the* cumulative differential series and *the* sign state progression series that satisfy predetermined criteria related to said terms identified in step (e) and utilizing said located terms from this step (f) to define a probability for forecasting *an* occurrence of *an* event for *the* market variable, as recited in Independent Claim 1.

Claim 14 -

(g) locating, for a time prior to *the* time position of said select term of each of said financial parameter series, terms in *the* financial parameter series, differential series, cumulative differential series and sign state progression series for *the* said each financial parameter that satisfy predetermined criteria related to said terms identified in step (f) and utilizing said located terms from this step (g) to define a probability for forecasting *an* occurrence of *an* event for *the* particular market variable, as recited in Independent Claim 14.

Claim 22 -

(f) locating, for a time prior to *the* time position identified in step e), terms in *the* financial parameter series, *the* differential series, *the* cumulative differential series and *the* sign state progression series that satisfy predetermined criteria related to said terms identified in said step (e) and utilizing said located terms from this step (f) to define a

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probability for forecasting *an* occurrence of *an* event for *the* market variable, as recited in Independent Claim 22.

Prior art

Makivic (US 6,061,662) discloses theoretical pricing models are used as market benchmarks. Traders use the models to obtain implied volatilities from current market prices. They may combine implied parameters with historical analysis. Then they use the model with these parameters to construct hedges with respect to various parameters and to predict option price movements as the stock prices move in the short run. The models are also used to consistently price new options with respect to actively traded ones. This can be done quickly only using analytical methods, but the analytical methods are very restrictive and even outright wrong in their assumptions about how the markets work. Numerical methods are much more flexible, but are much slower, particularly when sensitivities and multiple scenarios must be evaluated.

Foreign Patent

Pat No: JP411224295A (SUGANUMA) discloses selecting brands whose current prices have peak or bottom values of stock, exchange, and article commerce out of all brands and to distribute them to investors. Respective movement trend values calculated at short-period intervals $p+1$ and further $2p+1$, $4p+1$, $8p+1$, $16p+1$ are standardized, respective center parts are sectioned and set as leaving sections, upper-value sections

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(F.F2.f3.f4.f5=H), lower-value sections (F.F2.F3.F4.F5=L), and variations of trend value curves of stock price tracks reaching the current prices are put together with (F5+F4+F3+F2+F) and displayed. An extremal-value brand is currently detected with a before-extreme-value/extreme value signal (TU.XU) and outputted and distributed as an extremal-value brand having a long rise period according to transition.

Pat-No: JP411066154A (MASUDA) teaches providing a stock chart which makes it possible to easily grasp the trends of stock prices by generating a stock chart only with necessary irreducible final prices, inputs stock price information, a stock price storage, an arithmetic means for calculates daily data and weekly data on the basis of the stock price information stored in the stock price.

NPL

Simon Benninga "Financial Modeling", Fifth edition, 1999, The MIT Press, Cambridge, Massachusetts London, England (hereinafter Benninga) discloses financial modeling which covers standard financial models in the area of corporate finance, financial statement simulation, portfolio problems, options pricing models, binomial pricing, multi-period binomial model and Black-Scholes Model and pricing function.

Each of the prior art taken alone or in combination failed to teach or suggest the above features recited in independent claims 1, 14 and 22.

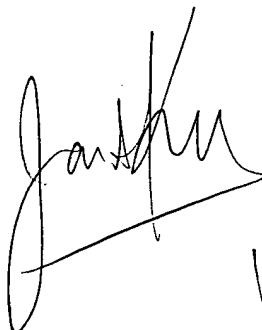
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Harish T. Dass whose telephone number is 571-272-6793. The examiner can normally be reached on 8:00 AM to 4:50 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on 571-272-6799. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Harish T Dass
Examiner
Art Unit 3628

6/20/06



12/21/06